

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

IN RE:

**CASE NO.: 6-18-bk-6515-KJ
CHAPTER 13**

**KATHY LEE DUERSON-LOVE
DEBTOR** /

MOTION TO MODIFY CONFIRMED PLAN

NOTICE OF OPPORTUNITY TO OBJECT AND FOR HEARING

Pursuant to Local Rule 2002-4, the Court will consider the relief requested in this paper without further notice or hearing unless a party in interest files a response within 21 days from the date set forth on the attached proof of service plus an additional three days for service if any party was served by U.S. Mail.

If you object to the relief requested in this paper, you must file a response with the Clerk of the Court at United States Bankruptcy Court, Attn: Clerk of Court at George C. Young Federal Building, 400 W. Washington Street, Suite 5100, Orlando, FL 32801; and serve a copy on the Debtor's attorney, Samuel R. Pennington, 303 N. Texas Ave., Tavares, FL 32778, and any other appropriate persons within the time allowed. If you file and serve a response within the time permitted, the Court will either schedule and notify you of a hearing, or consider the response and grant or deny the relief requested without a hearing.

If you do not file a response within the time permitted, the Court will consider that you do not oppose the relief requested in the paper, will proceed to consider the paper without further notice or hearing, and may grant the relief requested.

Come now the Debtor, KATHY LEE DUERSON-LOVE, by and through the undersigned attorney and would show:

1. On March 13, 2019, the court entered a Confirmation Order [Doc #52] in the above styled cause.
2. On May 10, 2019, the Court entered an Order Granting Motion to Modify Confirmed Plan (Doc #67).
3. On November 27, 2019, the Court entered an Order Granting Motion to Modify

Confirmed Plan (Doc #80).

4. The Debtor has fallen behind in plan payments and request the Court allow her to modify the Confirmed Plan to assist her in bringing plan payments current.
5. Debtor asks that the court allow the confirmed plan to be modified to assist her in bringing plan payments current with payments as follows:

Payments: & Disbursements are outlined on Exhibit A

UNSECURED CREDITORS will receive a pro rata share after secured and priority creditors have been paid in full.

WHEREFORE, Debtor prays this court will allow the confirmed plan to be modified as outlined above to assist her in bringing her plan payments current; allow \$500 in attorney fees and costs; and allowing the reorganization to move forward.

Respectfully submitted,

/s/SAMUEL R. PENNINGTON

Samuel R. Pennington

FBN: 0779326

303 N. Texas Avenue

Tavares, FL 32778

Telephone: (352)508-8277

Attorneys for Debtor

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to Laurie K. Weatherford, Chapter 13 Trustee, via electronic transmission; and by U.S. Mail postage prepaid to the creditors listed on the attached current mailing matrix this 7th day of February 2020.

/s/SAMUEL R. PENNINGTON

Samuel R. Pennington

		Claim Amt						\$3,643.00		\$2,700.00		\$0.00
Duerson-Love	DUE DATE											0
18-6515	11/20/2018	Total Due			10.0%		Atty		Atty			IRS
	Unsecured			Debtor Pmt	Tee Fee		Fees		Maintance			#1-2
60			60									
11/20/2018	1	\$0.00		1 at	\$160.00	\$16.00		\$0.00		\$0.00		\$0.00
12/20/2018	2	\$0.00	\$460.00		\$300.00	\$30.00		\$0.00		\$0.00		\$0.00
1/20/2019	3	\$0.00	\$760.00	2 at	\$300.00	\$30.00		\$0.00		\$0.00		\$0.00
2/20/2019	4	\$0.00	\$1,204.00		\$444.00	\$44.40		\$0.00		\$0.00		\$0.00
3/20/2019	5	\$0.00	\$1,648.00		\$444.00	\$44.40		\$0.00		\$0.00		\$0.00
4/20/2019	6	\$0.00	\$2,092.00		\$444.00	\$44.40		\$0.00		\$0.00		\$0.00
5/20/2019	7	\$0.00	\$2,536.00		\$444.00	\$44.40		\$0.00		\$0.00		\$0.00
6/20/2019	8	\$0.00	\$2,980.00		\$444.00	\$44.40		\$0.00		\$0.00		\$0.00
7/20/2019	9	\$0.00	\$3,424.00		\$444.00	\$44.40		\$0.00		\$0.00		\$0.00
8/20/2019	10	\$0.00	\$3,868.00	7 at	\$444.00	\$44.40	10 at	\$0.00		\$0.00		\$0.00
9/20/2019	11	\$0.00	\$4,054.00	1 at	\$186.00	\$18.60	1 at	\$144.84		\$0.00		\$0.00
10/20/2019	12	\$0.00	\$4,054.00	1 at	\$0.00	\$0.00	1 at	\$0.00	12 at	\$0.00		\$0.00
11/20/2019	13	\$0.00	\$4,682.00		\$628.00	\$62.80	1 at	\$111.45		\$50.00		\$0.00
12/20/2019	14	\$0.00	\$5,310.00	2 at	\$628.00	\$62.80	1 at	\$107.04	2 at	\$50.00		\$0.00
1/20/2020	15	\$0.00	\$5,310.00		\$0.00	\$0.00		\$0.00		\$0.00		\$0.00
2/20/2020	16	\$0.00	\$5,310.00	2 at	\$0.00	\$0.00	2 at	\$0.00	2 at	\$0.00		\$0.00
3/20/2020	17	\$0.00	\$6,105.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
4/20/2020	18	\$0.00	\$6,900.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
5/20/2020	19	\$0.00	\$7,695.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
6/20/2020	20	\$0.00	\$8,490.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
7/20/2020	21	\$0.00	\$9,285.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
8/20/2020	22	\$0.00	\$10,080.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
9/20/2020	23	\$0.00	\$10,875.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
10/20/2020	24	\$0.00	\$11,670.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
11/20/2020	25	\$0.00	\$12,465.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
12/20/2020	26	\$0.00	\$13,260.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
1/20/2021	27	\$0.00	\$14,055.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
2/20/2021	28	\$0.00	\$14,850.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
3/20/2021	29	\$0.00	\$15,645.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
4/20/2021	30	\$0.00	\$16,440.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
5/20/2021	31	\$0.00	\$17,235.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
6/20/2021	32	\$0.00	\$18,030.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
7/20/2021	33	\$0.00	\$18,825.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
8/20/2021	34	\$0.00	\$19,620.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
9/20/2021	35	\$0.00	\$20,415.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
10/20/2021	36	\$0.00	\$21,210.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
11/20/2021	37	\$0.00	\$22,005.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
12/20/2021	38	\$0.00	\$22,800.00		\$795.00	\$79.50		\$133.63		\$65.00		\$0.00
1/20/2022	39	\$0.00	\$23,595.00		\$795.00	\$79.50	23 at	\$133.63		\$65.00		\$0.00
2/20/2022	40	\$0.00	\$24,390.00		\$795.00	\$79.50	1 at	\$120.99	24 at	\$65.00		\$0.00
3/20/2022	41	\$10.80	\$25,185.00		\$795.00	\$79.50	1 at	\$85.19	1 at	\$90.00		\$0.00
4/20/2022	42	\$57.74	\$25,980.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
5/20/2022	43	\$57.74	\$26,775.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
6/20/2022	44	\$57.74	\$27,570.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
7/20/2022	45	\$57.74	\$28,365.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
8/20/2022	46	\$57.74	\$29,160.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
9/20/2022	47	\$57.74	\$29,955.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
10/20/2022	48	\$57.74	\$30,750.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
11/20/2022	49	\$57.74	\$31,545.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
12/20/2022	50	\$57.74	\$32,340.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
1/20/2023	51	\$57.74	\$33,135.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
2/20/2023	52	\$57.74	\$33,930.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
3/20/2023	53	\$57.74	\$34,725.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
4/20/2023	54	\$57.74	\$35,520.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
5/20/2023	55	\$57.74	\$36,315.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
6/20/2023	56	\$57.74	\$37,110.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
7/20/2023	57	\$57.74	\$37,905.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
8/20/2023	58	\$57.74	\$38,700.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
9/20/2023	59	\$57.74	\$39,495.00		\$795.00	\$79.50		\$0.00		\$50.00		\$0.00
10/20/2023	60	\$57.11	\$40,290.00	44 at	\$795.00	\$79.50		\$0.00	19 at	\$50.00		\$0.00
		\$1,107.23			\$40,290.00	\$4,029.00		\$3,643.00		\$2,700.00		
		\$33,267.67						ATTY				
		3%										
\$1,099.45		KO										
								0.00		0.00		#VALUE!

			\$16,514.20			\$6,688.59			\$1,595.78			\$4,012.20
Duerson-Love			7%			18.24%						
18-6515			Santander			Cornerstone			Progressive			MI Dept Treasu
			#4-1			#10			#3			#11
	60											
11/20/2018	1	1 at	\$0.00	1 at		\$0.00	1 at		\$144.00			\$0.00
12/20/2018	2		\$50.00			\$50.00			\$170.00			\$0.00
1/20/2019	3	2 at	\$50.00			\$50.00	2 at		\$170.00			\$0.00
2/20/2019	4		\$148.89			\$50.00			\$200.71			\$0.00
3/20/2019	5		\$148.89			\$50.00			\$200.71			\$0.00
4/20/2019	6	3 at	\$148.89	5 at		\$50.00	3 at		\$200.71			\$0.00
5/20/2019	7		\$217.89			\$58.45			\$123.26			\$0.00
6/20/2019	8		\$217.89			\$58.45			\$123.26			\$0.00
7/20/2019	9		\$217.89			\$58.45			\$123.26			\$0.00
8/20/2019	10	4 at	\$217.89	4 at		\$58.45	4 at		\$123.26			\$0.00
9/20/2019	11	1 at	\$5.95			\$0.00	1 at		\$16.61			\$0.00
10/20/2019	12	1 at	\$0.00	2 at		\$0.00			\$0.00			\$0.00
11/20/2019	13	1 at	\$279.65			\$124.10			\$0.00			\$0.00
12/20/2019	14	1 at	\$284.06	2 at		\$124.10			\$0.00			\$0.00
1/20/2020	15		\$0.00			\$0.00			\$0.00			\$0.00
2/20/2020	16	2 at	\$0.00	2 at		\$0.00			\$0.00	16 at		\$0.00
3/20/2020	17		\$296.35			\$129.34			\$0.00			\$91.18
4/20/2020	18		\$296.35			\$129.34			\$0.00			\$91.18
5/20/2020	19		\$296.35			\$129.34			\$0.00			\$91.18
6/20/2020	20		\$296.35			\$129.34			\$0.00			\$91.18
7/20/2020	21		\$296.35			\$129.34			\$0.00			\$91.18
8/20/2020	22		\$296.35			\$129.34			\$0.00			\$91.18
9/20/2020	23		\$296.35			\$129.34			\$0.00			\$91.18
10/20/2020	24		\$296.35			\$129.34			\$0.00			\$91.18
11/20/2020	25		\$296.35			\$129.34			\$0.00			\$91.18
12/20/2020	26		\$296.35			\$129.34			\$0.00			\$91.18
1/20/2021	27		\$296.35			\$129.34			\$0.00			\$91.18
2/20/2021	28		\$296.35			\$129.34			\$0.00			\$91.18
3/20/2021	29		\$296.35			\$129.34			\$0.00			\$91.18
4/20/2021	30		\$296.35			\$129.34			\$0.00			\$91.18
5/20/2021	31		\$296.35			\$129.34			\$0.00			\$91.18
6/20/2021	32		\$296.35			\$129.34			\$0.00			\$91.18
7/20/2021	33		\$296.35			\$129.34			\$0.00			\$91.18
8/20/2021	34		\$296.35			\$129.34			\$0.00			\$91.18
9/20/2021	35		\$296.35			\$129.34			\$0.00			\$91.18
10/20/2021	36		\$296.35			\$129.34			\$0.00			\$91.18
11/20/2021	37		\$296.35			\$129.34			\$0.00			\$91.18
12/20/2021	38		\$296.35			\$129.34			\$0.00			\$91.18
1/20/2022	39		\$296.35	23 at		\$129.34			\$0.00			\$91.18
2/20/2022	40		\$296.35			\$141.98			\$0.00			\$91.18
3/20/2022	41	25 at	\$296.35			\$141.98			\$0.00			\$91.18
4/20/2022	42		\$374.60			\$141.98			\$0.00			\$91.18
5/20/2022	43		\$374.60			\$141.98			\$0.00			\$91.18
6/20/2022	44		\$374.60			\$141.98			\$0.00			\$91.18
7/20/2022	45		\$374.60			\$141.98			\$0.00			\$91.18
8/20/2022	46		\$374.60			\$141.98			\$0.00			\$91.18
9/20/2022	47		\$374.60			\$141.98			\$0.00			\$91.18
10/20/2022	48		\$374.60			\$141.98			\$0.00			\$91.18
11/20/2022	49		\$374.60			\$141.98			\$0.00			\$91.18
12/20/2022	50		\$374.60			\$141.98			\$0.00			\$91.18
1/20/2023	51		\$374.60			\$141.98			\$0.00			\$91.18
2/20/2023	52		\$374.60			\$141.98			\$0.00			\$91.18
3/20/2023	53		\$374.60			\$141.98			\$0.00			\$91.18
4/20/2023	54		\$374.60			\$141.98			\$0.00			\$91.18
5/20/2023	55		\$374.60			\$141.98			\$0.00			\$91.18
6/20/2023	56		\$374.60			\$141.98			\$0.00			\$91.18
7/20/2023	57		\$374.60			\$141.98			\$0.00			\$91.18
8/20/2023	58		\$374.60			\$141.98			\$0.00			\$91.18
9/20/2023	59	18 at	\$374.60	20 at		\$141.98			\$0.00	43 at		\$91.18
10/20/2023	60	1 at	\$374.76	1 at		\$142.17			\$0.00	1 at		\$91.46
			\$16,514.20			\$6,688.59			\$1,595.78			\$4,012.20
\$1,099.45												
			0.00			0.00			0.00			0.00

Label Matrix for local noticing
113A-6
Case 6:18-bk-06515-KJ
Middle District of Florida
Orlando
Fri Feb 7 14:30:58 EST 2020

AmeriCredit Financial Services, Inc. dba GM
P O Box 183853
Arlington, TX 76096-3853

Kathy Lee Duerson-Love
831 Oakley Seaver Dr. #512
Clermont, FL 34711-1994

Progress Residential 2015-2 Borrower, LLC
c/o Shutts & Bowen LLP
4301 W. Boy Scout Blvd., Suite 300
Tampa, FL 33607-5716

Santander Consumer USA Inc dba Chrysler Capi
c/o Andrew W. Houchins, Esquire
P.O. Box 3146
Orlando, FL 32802-3146

AFS/AmeriFinancial Solutions, LLC.
Po Box 65018
Baltimore, MD 21264-5018

AFS/AmeriFinancial Solutions, LLC.
Po Box 7
Vassar, MI 48768-0007

(p)AMERICREDIT FINANCIAL SERVICES DBA GM FINAN
PO BOX 183853
ARLINGTON TX 76096-3853

AmeriCredit/GM Financial
Attn: Bankruptcy
Po Box 183853
Arlington, TX 76096-3853

AmeriCredit/GM Financial
Po Box 181145
Arlington, TX 76096-1145

(p)CAINE & WEINER COMPANY
12005 FORD ROAD 300
DALLAS TX 75234-7262

Chrysler Capital
P.O. Box 961275
Fort Worth, TX 76161-0275

City of Grosse Pointe
17147 Maumee Ave
Grosse Pointe, MI 48230-1589

City of Minneola
PO Box 678
Minneola, FL 34755-0678

Clermont Radiology
871 Oakley Sever Drive
Clermont, FL 34711-1968

Cornerstone Comm Ffcu
2955 University Dr
Auburn Hills, MI 48326-2547

Credit Collection Services
725 Canton St
Norwood, MA 02062-2679

Credit Collection Services
Attn: Bankruptcy
725 Canton St
Norwood, MA 02062-2679

Duke Energy
PO Box 1004
Charlotte, NC 28201-1004

ERC/Enhanced Recovery Corp
8014 Bayberry Rd
Jacksonville, FL 32256-7412

ERC/Enhanced Recovery Corp
Attn: Bankruptcy
8014 Bayberry Road
Jacksonville, FL 32256-7412

First Federal Credit Control
24700 Chagrin Blvd Ste 2
Cleveland, OH 44122-5662

First Federal Credit Control
Attn: Bankruptcy
24700 Chagrin Blvd, Ste 205
Cleveland, OH 44122-5662

Florida Department of Revenue
Bankruptcy Unit
Post Office Box 6668
Tallahassee FL 32314-6668

Florida E Pass
P.O. Box 585070
Orlando, FL 32858-5070

IRS
P.O. Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
Post Office Box 7346
Philadelphia PA 19101-7346

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

LVNV Funding/Resurgent Capital
Attn: Bankruptcy
Po Box 10497
Greenville, SC 29603-0497

LVNV Funding/Resurgent Capital
Po Box 1269
Greenville, SC 29602-1269

Lake County Tax Collector
Attn: Bob McKee
Post Office Box 327
Tavares FL 32778-0327

MI Department of Treasury
430 W Allegan Street
Lansing, MI 48933-1592

Mark Hamilton
Florida Dept of Revenue
PO Box 6668
Tallahassee, Florida 32314-6668

Merchants & Medical Credit Corp
6324 Taylor Dr
Flint, MI 48507-4685

Merchants & Medical Credit Corp
Attn: Bankruptcy
6324 Taylor Drive
Flint, MI 48507-4685

Mid-Michigan Collection Bureau
Attn: Bankruptcy
Po Box 130
Saint Johns, MI 48879-0130

Mid-Michigan Collection Bureau
Pob 130
Saint Johns, MI 48879-0130

Nissan Motor Acceptance
Attn: Bankruptcy Dept
Po Box 660360
Dallas, TX 75266-0360

Nissan Motor Acceptance
Po Box 660360
Dallas, TX 75266-0360

Progress Residential 2015-2 Borrower, LLC
c/o Lauren L. Stricker
Shutts & Bowen, LLP
4301 W. Boy Scout Blvd.
Suite 300
Tampa, FL 33607-5716

Progress Residential 2015-3
Borrower LLC
c/o Matthew E. Siegel
2753 SR 580, Ste 209
Clearwater, FL 33761-3345

Quantum3 Group LLC as agent for
CF Medical LLC
PO Box 788
Kirkland, WA 98083-0788

Santander Consumer USA
Po Box 961275
Fort Worth, TX 76161-0275

State of Florida
Division of Motor Services
Neil Kirkman Building
Tallahassee, Florida 32399-0001

State of Michigan, Department of Treasury
3030 W Grand Blvd Ste 10-200
Detroit, MI 48202-6030

Synchrony Bank/ JC Penneys
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank/ JC Penneys
Po Box 965007
Orlando, FL 32896-5007

United Collection Serv
106 Commerce St Ste 101
Lake Mary, FL 32746-6217

United Collection Serv
Attn: Bankruptcy Department
106 Commerce St., Suite 106
Lake Mary, FL 32746-6217

Verizon
by American InfoSource as agent
PO Box 248838
Oklahoma City, OK 73124-8838

Wells Fargo
P.O. Box 10335
Des Moines, IA 50306-0335

(p)WELLS FARGO BANK NA
1 HOME CAMPUS
MAC X2303-01A
DES MOINES IA 50328-0001

Wells Fargo Bank
Po Box 14517
Des Moines, IA 50306-3517

Wells Fargo Bank, N.A.
Wells Fargo Card Services
PO Box 10438, MAC F8235-02F
Des Moines, IA 50306-0438

Laurie K Weatherford +
Post Office Box 3450
Winter Park, FL 32790-3450

Samuel R Pennington +
Pennington Law Firm, P.A.
303 N. Texas Ave.
Tavares, FL 32778-3039

United States Trustee - ORL7/13 7+
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2210

Suann D Cochran +
State of Michigan - Dept of Attorney
3030 W Grand Blvd, Suite 10-200
Detroit, MI 48202-6030

Andrew W Houchins +
Rush Marshall Jones and Kelly
PO Box 3146
Orlando, FL 32802-3146

Lauren L Stricker +
Shutts & Bowen, LLP
4301 W Boy Scout Blvd
Suite 300
Tampa, FL 33607-5716

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

AmeriCredit Financial Services, Inc.
dba GM Financial
P O Box 183853
Arlington, TX 76096

Caine & Weiner
Po Box 55848
Sherman Oaks, CA 91413

Wells Fargo Bank
Attn: Bankruptcy Dept
Po Box 6429
Greenville, SC 29606

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)State of Michigan Department of Treasury

(d)Chrysler Capital
P.O. Box 961275
Fort Worth, TX 76161-0275

End of Label Matrix	
Mailable recipients	59
Bypassed recipients	2
Total	61